



Order Filed on January 23, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2©**

Law Offices of Kevin Fayette, LLC  
1675 Whitehorse-Mercerville Road  
Suite 204  
Hamilton, NJ 08619

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In Re:  
Kpannah T. Kporlor-Smart

Case No. **18-17620**

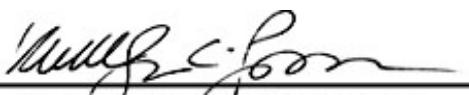
Adv. No.

Hearing Date: 02/26/19  
Judge: MBK

**ORDER TO APPROVE LOAN MODIFICATION AGREEMENT**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: January 23, 2019**

  
\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

This matter being brought to the Court on the motion of Kevin C. Fayette on behalf of Debtor(s) seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor(s) is granted approval to enter into a final loan modification.
2. IT IS FURTHER ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor must withdraw its Proof of Claim or amend the arrearage portion to the amount paid to date or to zero (0) within thirty ( 30) days of completion of the loan modification;
3. IT IS FURTHER ORDERED that the Chapter 13 Trustee will suspend disbursements to secured creditor pending completion of the loan modification. All money that would otherwise be paid to the secured creditor will be held until the claim is withdrawn or amended to reflect the arrearage portion to the amount paid to date or to zero (0);
4. IT IS FURTHER ORDERED that in the event the modification is not consummated; the secured creditor must notify the Trustee and debtor's attorney of the same. Any money that was held by the Trustee pending completion of the modification will then be paid to secured creditor; and

5. IT IS FURTHER ORDERED that in the event the proof of Claim is amended to the paid to date, to zero or is withdrawn the Trustee may disburse the funds being held pursuant to this order to the other creditors in accordance with the provisions of the confirmed plan; and

6. IT IS FURTHER ORDERED that a Debtor(s) must file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this order.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kpannah T. Kporlor-Smart  
 Debtor

Case No. 18-17620-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2019.

db +Kpannah T. Kporlor-Smart, 1602 9th Street, Ewing, NJ 08638-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Kevin C. Fayette on behalf of Debtor Kpannah T. Kporlor-Smart kfayette@kevinfoylette.com  
 Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5